

Fill in this information to identify the case:

Debtor 1 Rashid Ali Koonce

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia
(State)

Case number 17-72074-FJS

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank National Association not in its individual capacity but solely as Trustee for RMTP Trust, Series 2021 BKM-TT

Court claim no. (if known):

2-1

Last 4 digits of any number you use to identify the debtor's account: 9649

Property Address: 2260 Rock Lake Loop

Number

Street

Virginia Beach, VA 23456

City

State

Zip Code

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ _____

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM/ DD /YYYY

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 6/1/22-7/1/22 2@ 1736.05

(a) \$ 3,472.10

b. Total fees, charges, expenses, escrow, and cost outstanding:

+ (b) \$ _____

c. **Total.** Add lines a and b.

(c) \$ 3,472.10

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

06/01/2022

MM/ DD /YYYY

Less Suspense - \$1,381.38

Total Due = \$2090.72

Debtor 1	Rashid Ali Koonce	Case Number (if known)	17-72074-FJS
	First Name Middle Name Last Name		

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Todd Rich Date 07/27/2022
Signature

Print: Todd Rich, Bar No. VABN 74296 Title Bankruptcy Attorney
First name Middle Name Last name

Company MCMICHAEL TAYLOR GRAY, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260
Number Street
Peachtree Corners, GA 30092
City State Zip Code

Contact phone 404-474-7149 Email: trich@mtglaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing in the above captioned case was this day served upon the below named persons by either United States Mail or Electronic Mail at the addresses shown below:

Via U.S. Mail

Rashid Ali Koonce
2260 Rock Lake Loop
Virginia Beach, VA 23456

Via CM/ECF electronic service:

Charles G. Havener
Haven Law Group P.C.
1 Enterprise Parkway
Suite 330
Hampton, VA 23666

Michael P. Cotter
870 Greenbrier Circle, Suite 402
Chesapeake, VA 23320

Dated: July 27, 2022

Respectfully submitted,

By: /s/ Todd Rich
Todd Rich
VABN 74296

MCMICHAEL TAYLOR GRAY, LLC
Attorney for Creditor
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Telephone: 404-474-7149
Facsimile: 404-745-8121
E-mail: trich@mtglaw.com
MTG File No.: 22-000513-03

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